

## Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible for the debts incurred by the identity thief, you must provide proof that you didn't create the debt to each of the companies where accounts were opened or used in your name.

A working group composed of credit grantors, consumer advocates and the Federal Trade Commission (FTC) developed this ID Theft Affidavit to help you report information to many companies using just one standard form. Use of this affidavit is optional for companies. While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to find out if they accept it.

You can use this affidavit where a **new account** was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. (If someone made unauthorized charges to an **existing account**, call the company to find out what to do.)

This affidavit has two parts:

- **ID Theft Affidavit** is where you report general information about yourself and the theft.
- **Fraudulent Account Statement** is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

When you send the affidavit to the companies, attach copies (**NOT** originals) of any supporting documents (for example, drivers license, police report) you have. Before submitting your affidavit, review the disputed account(s) with family members or friends who may have information about

the account(s) or access to them.

**Complete this affidavit as soon as possible.** Many creditors ask that you send it within two weeks of receiving it. Delaying could slow the investigation.

**Be as accurate and complete as possible.** You *may* choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and absolving the debt. Please print clearly.

When you have finished completing the affidavit, mail a copy to each creditor, bank or company that provided the thief with the unauthorized credit, goods or services you describe. Attach to each affidavit a copy of the Fraudulent Account Statement with information only on accounts opened at the institution receiving the packet, as well as any other supporting documentation you are able to provide.

**Send the appropriate documents to each company by certified mail, return receipt requested**, so you can prove that it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation. **Keep a copy of everything you submit for your records.**

If you cannot complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party.

Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

**DO NOT SEND AFFIDAVIT TO THE FTC OR ANY OTHER  
GOVERNMENT AGENCY**

If you haven't already done so, report the fraud to the following organizations:

1. Each of the three **national consumer reporting agencies**. Ask each agency to place a "fraud alert" on your credit report, and send you a copy of your credit file. When you have completed your affidavit packet, you may want to send them a copy to help them investigate the disputed accounts.

■ **Equifax Credit Information Services, Inc.**

(800) 525-6285/ TDD 1-800-255-0056 and ask the operator to call the Auto Disclosure Line at 1-800-685-1111 to obtain a copy of your report.

P.O. Box 740241, Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

■ **Experian information Solutions, Inc.**

(888) 397-3742/ TDD (800) 972-0322

P.O. Box 9530, Allen, TX 75013

[www.experian.com](http://www.experian.com)

■ **TransUnion**

(800) 680-7289/ TDD (877) 553-7803

Fraud Victim Assistance Division

P.O. Box 6790, Fullerton, CA 92634-6790

[www.transunion.com](http://www.transunion.com)

2. The **fraud department at each creditor, bank, or utility/service** that provided the identity thief with unauthorized credit, goods or services. This would be a good time to find out if the company accepts this affidavit, and whether they require notarization or a copy of the police report.

3. Your local **police department**. Ask the officer to take a report and give you a copy of the report. Sending a copy of your police report to financial institutions can speed up the process of absolving you of wrongful debts or removing inaccurate information from your credit reports. If you can't get a copy, at least get the number of the report.

4. The FTC, which maintains the Identity Theft Data Clearinghouse – the federal government's centralized identity theft complaint database – and provides information to identity theft victims. You can visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call toll-free **1-877-ID-THEFT (1-877-438-4338)**.

The FTC collects complaints from identity theft victims and shares their information with law enforcement nationwide. This information also may be shared with other government agencies, consumer reporting agencies, and companies where the fraud was perpetrated to help resolve identity theft related problems.

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## ID Theft Affidavit

### Victim Information

(1) My full legal name is \_\_\_\_\_  
(First) (Middle) (Last) (Jr., Sr., III)

(2) (If different from above) When the events described in this affidavit took place, I was known as

\_\_\_\_\_  
(First) (Middle) (Last) (Jr., Sr., III)

(3) My date of birth is \_\_\_\_\_  
(day/month/year)

(4) My Social Security number is \_\_\_\_\_

(5) My driver's license or identification card state and number are \_\_\_\_\_

(6) My current address is \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

(7) I have lived at this address since \_\_\_\_\_  
(month/year)

(8) (If different from above) When the events described in this affidavit took place, my address was

\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

(9) I lived at the address in Item 8 from \_\_\_\_\_ until \_\_\_\_\_  
(month/year) (month/year)

(10) My daytime telephone number is (\_\_\_\_) \_\_\_\_\_

My evening telephone number is (\_\_\_\_) \_\_\_\_\_

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## How the Fraud Occurred

**Check all that apply for items 11 - 17:**

- (11) ☐ I did not authorize anyone to use my name or personal information to seek the money, credit, loans, goods or services described in this report.
- (12) ☐ I did not receive any benefit, money, goods or services as a result of the events described in this report.
- (13) ☐ My identification documents (for example, credit cards; birth certificate; driver's license; Social Security card; etc.) were ☐ stolen ☐ lost on or about \_\_\_\_\_.  
(day/month/year)
- (14) ☐ To the best of my knowledge and belief, the following person(s) used my information (for example, my name, address, date of birth, existing account numbers, Social Security number; mother's maiden name, etc.) or identification documents to get money, credit, loans, goods or services without my knowledge or authorization:

\_\_\_\_\_  
Name (if known)

\_\_\_\_\_  
Name (if known)

\_\_\_\_\_  
Address (if known)

\_\_\_\_\_  
Address (if known)

\_\_\_\_\_  
Phone number(s) (if known)

\_\_\_\_\_  
Phone number(s) (if known)

\_\_\_\_\_  
Additional information (if known)

\_\_\_\_\_  
Additional information (if known)

- (15) ☐ I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.
- (16) ☐ Additional comments: (For example, description of the fraud, which documents or information were used or how the identity thief gained access to your information.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(Attach additional pages as necessary.)

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### Victim's Law Enforcement Actions

- (17) (check one) I ☐ am ☐ am not willing to assist in the prosecution of the person(s) who committed this fraud.
- (18) (check one) I ☐ am ☐ am not authorizing the release of this information to law enforcement for the purpose of assisting them in the investigation and prosecution of the person(s) who committed this fraud.
- (19) (check all that apply) I ☐ have ☐ have not reported the events described in this affidavit to the police or other law enforcement agency. The police ☐ did ☐ did not write a report. *In the event you have contacted the police or other law enforcement agency, please complete the following:*

_____ (Agency #1)	_____ (Officer/Agency personnel taking report)
_____ (Date of report)	_____ (Report number, if any)
_____ (Phone number)	_____ (email address, if any)
_____ (Agency #2)	_____ (Officer/Agency personnel taking report)
_____ (Date of report)	_____ (Report number, if any)
_____ (Phone number)	_____ (email address, if any)

### Documentation Checklist

Please indicate the supporting documentation you are able to provide to the companies you plan to notify. Attach copies (NOT originals) to the affidavit before sending it to the companies.

- (20) ☐ A copy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card or your passport). If you are under 16 and don't have a photo-ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.
- (21) ☐ Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (for example, a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).

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- (22) ☐ A copy of the report you filed with the police or sheriff's department. If you are unable to obtain a report or report number from the police, please indicate that in Item 19. Some companies only need the report number, not a copy of the report. You may want to check with each company.

**Signature**

I declare under penalty of perjury that the information I have provided in this affidavit is true and correct to the best of my knowledge.

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(date signed)

**Knowingly submitting false information on this form could subject you to criminal prosecution for perjury.**

\_\_\_\_\_  
(Notary)

*[Check with each company. Creditors sometimes require notarization. If they do not, please have one witness (non-relative) sign below that you completed and signed this affidavit.]*

**Witness:**

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(printed name)

\_\_\_\_\_  
(date)

\_\_\_\_\_  
(telephone number)

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## Fraudulent Account Statement

### Completing this Statement

- Make as many copies of this page as you need. **Complete a separate page for each company you're notifying and only send it to that company.** Include a copy of your signed affidavit.
- List only the account(s) you're disputing with the company receiving this form. **See the example below.**
- If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that document (**NOT** the original).

**I declare (check all that apply):**

- ☐ As a result of the event(s) described in the ID Theft Affidavit, the following account(s) was/were opened at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

<b>Creditor Name/Address</b> <i>(the company that opened the account or provided the goods or services)</i>	<b>Account Number</b>	<b>Type of unauthorized credit/goods/services provided by creditor</b> <i>(if known)</i>	<b>Date issued or opened</b> <i>(if known)</i>	<b>Amount/Value provided</b> <i>(the amount charged or the cost of the goods/services)</i>
Example Example National Bank 22 Main Street Columbus, Ohio 22722	01234567-89	auto loan	01/05/2002	\$25,500.00

- ☐ During the time of the accounts described above, I had the following account open with your company:

Billing name \_\_\_\_\_

Billing address \_\_\_\_\_

Account number \_\_\_\_\_

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# IDENTITY CRIME INCIDENT DETAIL FORM

*Please fill out this form and return it to the Police Department as soon as possible, or bring it to the meeting with the detective assigned to your case. The information you provide will be used to understand what occurred, organize the investigative case, determine where evidence might be found, develop a theory of how the identity crime occurred, and determine what financial institutions should be contacted in the course of the investigation.*

**Date this form was filled out:** \_\_\_\_\_

**First Name:** \_\_\_\_\_

**Middle Name:** \_\_\_\_\_

**Last Name:** \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_

**Driver's License Number:** \_\_\_\_\_

**Date of Birth:** \_\_\_\_\_

**Home Address:** \_\_\_\_\_

**Home Telephone Number:** \_\_\_\_\_

**Cell Phone Number:** \_\_\_\_\_

**Pager Number:** \_\_\_\_\_

**E-Mail Address:** \_\_\_\_\_

**Employer:** \_\_\_\_\_

**Work Address:** \_\_\_\_\_

**Work Telephone Number:** \_\_\_\_\_

1. What is the best time to reach you at home? \_\_\_\_\_

2. How did you become aware of the identity crime?

\_\_\_\_\_ found fraudulent charges on my credit card bill

(Which one? \_\_\_\_\_)

\_\_\_\_\_ found fraudulent charges on my cellular phone bill

(Which one? \_\_\_\_\_)

\_\_\_\_\_ received bills for an account(s) I did not open

(Which one? \_\_\_\_\_)

\_\_\_\_\_ found irregularities on my credit report

\_\_\_\_\_ was contacted by a creditor demanding payment

(Which one? \_\_\_\_\_)



\_\_\_\_\_ was contacted by a bank's fraud department regarding charges

(Which one? \_\_\_\_\_)

\_\_\_\_\_ was denied a loan

\_\_\_\_\_ was denied credit

\_\_\_\_\_ was arrested, had a warrant issued, or a complaint filed in my name for a crime I did not commit (Which one? \_\_\_\_\_)

\_\_\_\_\_ was sued for a debt I did not incur

(Which one? \_\_\_\_\_)

\_\_\_\_\_ was not receiving bills regularly for a legitimate account

(Which one? \_\_\_\_\_)

\_\_\_\_\_ was denied employment

\_\_\_\_\_ had my driver's licenses suspended for actions I did not commit

\_\_\_\_\_ received a legal filing I did not file, such as a bankruptcy

\_\_\_\_\_ other (Please explain \_\_\_\_\_)

3. What date did you first become aware of the identity crime? \_\_\_\_\_

4. When did the fraudulent activity begin? \_\_\_\_\_

5. What is the full name, address, birth date, and other identifying information that the fraudulent activity was made under? \_\_\_\_\_

6. Please list all fraudulent activity that you are aware of to date, with the locations and addresses of where fraudulent applications or purchases were made (retailers, banks, etc.). List in chronological order, if possible. For example, "On 9/18/02, I received a letter from MM Collections, stating that I had accumulated \$5,000 worth of charges on American Express Account 123456789. On 9/18/02, I called American Express and spoke with Jennifer Martin. She informed me that the account was opened on 5/12/02 by telephone. I did not open this account, even though it was in my name. The account address was 123 Main St. Anytown, NE. Ms. Martin said she would send me an Affidavit of Forgery to complete and return to her." You may attach a separate piece of paper if you need the space. Please be concise and state the facts.

7. What documents and identifying information were stolen and/or compromised?

\_\_\_\_\_ credit card(s) (List bank(s) issuing credit cards: \_\_\_\_\_)

\_\_\_\_\_ ATM card (List bank issuing ATM card: \_\_\_\_\_)

\_\_\_\_\_ checks and/or checking account number (List bank issuing checks: \_\_\_\_\_)

\_\_\_\_\_ savings account passbook or number (List bank holding savings account: \_\_\_\_\_)

\_\_\_\_\_ brokerage or stock accounts (List banks and/or brokers: \_\_\_\_\_)

\_\_\_\_\_ passport (List country issuing passport: \_\_\_\_\_)

\_\_\_\_\_ driver's license or license number (List state issuing license: \_\_\_\_\_)

\_\_\_\_\_ state identity card or identity number (List state issuing card: \_\_\_\_\_)

\_\_\_\_\_ social security card or number

\_\_\_\_\_ birth certificate (List state and municipality issuing birth certificate: \_\_\_\_\_)

\_\_\_\_\_ resident alien card, green card, or other immigration documents

\_\_\_\_\_ bank account passwords or "secret words", such as mother's maiden name

\_\_\_\_\_ Other (Describe: \_\_\_\_\_)

\_\_\_\_\_ Unknown

**8. To the best of your knowledge at this point, what identity crimes have been committed?**

- ☐ making purchase(s) using my credit cards or credit card numbers without authorization  
☐ opening new credit card accounts in my name  
☐ opening utility and/or telephone accounts in my name  
☐ unauthorized withdrawals from my bank accounts  
☐ opening new bank accounts in my name  
☐ taking out unauthorized loans in my name  
☐ unauthorized access to my securities or investment accounts  
☐ obtaining government benefits in my name  
☐ obtaining employment in my name  
☐ obtaining medical services or insurance in my name  
☐ evading prosecution for crimes committed by using my name or committing new crimes under my name  
☐ check fraud  
☐ passport/visa fraud  
☐ other \_\_\_\_\_

**9. To assist law enforcement in pinpointing when and by whom your information was compromised, it is of value to retrace your actions in recent months with regard to your personal information. This information is not solicited to "blame the victim" for the crime, but to further the investigation toward who might have stolen your personal or financial identifiers. What circumstances and activities have occurred in the last six months (include activities done by you and on your behalf by a member of your family or a friend)?**

- ☐ carried Social Security Card in my wallet  
☐ carried my bank account passwords, PINs, or codes in my wallet  
☐ gave out my Social Security Number (To whom? \_\_\_\_\_)  
 \_\_\_\_\_ )  
☐ my mail was stolen (When? (appx) \_\_\_\_\_)  
☐ I went away and my mail held at the post office or collected by someone else  
☐ I traveled to another location outside my home area (business or pleasure)  
 (Where did you go and when? \_\_\_\_\_)  
 \_\_\_\_\_ )

- \_\_\_\_\_ mail was diverted from my home (either by forwarding order or in a way unknown to you)
- \_\_\_\_\_ I did not receive a bill as usual (i.e., a credit card bill failed to come in the mail)  
(Which one? \_\_\_\_\_)
- \_\_\_\_\_ a new credit card I was supposed to receive did not arrive in the mail as expected  
(Which one? \_\_\_\_\_)
- \_\_\_\_\_ bills I was paying were left in an unlocked mailbox for pickup by the postal service
- \_\_\_\_\_ service people were in my home (From what company? When? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_)
- \_\_\_\_\_ documentation with my personal information was thrown in the trash without being shredded
- \_\_\_\_\_ credit card bills, pre-approved credit card offers, or credit card "convenience" checks in my name were thrown out without being shredded
- \_\_\_\_\_ my garbage was stolen or gone through
- \_\_\_\_\_ my ATM receipts and/or credit card receipts were thrown away without being shredded
- \_\_\_\_\_ my password or PIN was given to someone else
- \_\_\_\_\_ my home was burglarized
- \_\_\_\_\_ my car was stolen or burglarized
- \_\_\_\_\_ my purse or wallet was stolen
- \_\_\_\_\_ my checkbook was stolen
- \_\_\_\_\_ my personal information was provided to a service business or non-profit (i.e., I gave blood, donated money, took out insurance, or saw a financial planner)
- Please list: \_\_\_\_\_  
\_\_\_\_\_
- \_\_\_\_\_ my credit report was queried by someone claiming to be a legitimate business interest  
(Who? \_\_\_\_\_)
- \_\_\_\_\_ I applied for credit and/or authorized a business to obtain my credit report (i.e., shopped for a new car, applied for a credit card, or refinanced a home)
- Please list: \_\_\_\_\_  
\_\_\_\_\_
- \_\_\_\_\_ my personal information is available on the Internet, such as in an "open directory," "white pages," genealogy web site, or college reunion web site

☐ a legitimate purchase was made where my credit card was out of my sight

☐ my personal information was given to a telemarketer or a telephone solicitor

Please list: \_\_\_\_\_

☐ my personal information was given to a door-to-door salesperson or charity fundraiser

Please list: \_\_\_\_\_

☐ a charitable donation was made using my personal information

Please list: \_\_\_\_\_

☐ my personal information was given to enter a contest or claim a prize I had won

Please list: \_\_\_\_\_

☐ a new bank account or new credit card account was legitimately opened in my name

☐ I re-financed my house or property (Please List \_\_\_\_\_)

☐ a legitimate loan was applied for or closed in my name

☐ a legitimate lease was applied for or signed in my name

☐ legitimate utility accounts were applied for or opened in my name

☐ a license or permit was applied for legitimately in my name

☐ government benefits were applied for legitimately in my name

☐ my name and personal information were mentioned in the press, such as in a newspaper, magazine, or on a web site

☐ online purchases were made using my credit card (Through what company? \_\_\_\_\_)

☐ personal information was included in an e-mail

☐ I released personal information to a friend or family member

For any items checked above, please, in as much detail as possible, explain the circumstances of the situation:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

10. How many purchases over the Internet (retailer or auction sites) have you made in the last six months? \_\_\_\_\_

11. What Internet sites have you bought from? (List all) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

12. In the last six months, whom has your Social Security Number been given to? (List all)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

13. Do your checks have your Social Security Number or Driver's License Number imprinted on them?

\_\_\_\_\_ Yes. (Please list retailer names where checks have been tendered)

\_\_\_\_\_

\_\_\_\_\_ )

\_\_\_\_\_ No.

14. Have you written your Social Security Number or Driver's License Number on any checks in the last six months, or has a retailer written those numbers on a check?

\_\_\_\_\_ Yes. (Please list instances and retailer names: \_\_\_\_\_)

\_\_\_\_\_ No.

15. Do you own a business(es) that may be affected by the identity crime?

\_\_\_\_\_ Yes. (Please list names of businesses: \_\_\_\_\_)

\_\_\_\_\_ No.

16. Do you have any information on a suspect in this identity crime case? How do you believe the theft occurred? \_\_\_\_\_

\_\_\_\_\_

**17. Please list all the banks that you have accounts with. Place an (\*) by accounts that have fraudulent charges on them.**

<u>Bank</u>	<u>Type of account and account number (checking, savings, brokerage, pension, etc.)</u>	<u>Fraudulent charges?</u>

**18. Please list all the credit card companies and banks that you have credit cards with. Place a (\*) next to accounts that have fraudulent charges on them.**


**19. Please list all the utility companies you have accounts with. Place a (\*) next to accounts that have fraudulent charges on them.**


**20. Please list all the financial institutions you have loans, leases, and mortgages from. Place a (\*) next to accounts that have fraudulent charges on them.**

<i>Financial Institution</i>	<i>Type of account and Account # (loan, lease, mortgage, etc.)</i>	<i>Fraudulent charges?</i>

**21. Please list any merchants who you have credit accounts with such as department stores, or retailers? Place a (\*) next to accounts that have fraudulent charges on them.**


**22. Please list any other financial institutions where fraudulent accounts were opened in your name or using your personal identifiers.**




**23. Please list any documents fraudulently obtained in your name (driver's licenses, social security cards, etc.)**

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**24. Have you contacted the following organizations and requested a Fraud Alert be put on your account? (Check all that you have contacted about a Fraud Alert)**

<input type="checkbox"/> Equifax	On what date? <input type="text"/>
<input type="checkbox"/> TransUnion	On what date? <input type="text"/>
<input type="checkbox"/> Experian	On what date? <input type="text"/>
<input type="checkbox"/> Your Bank(s)	Name of Bank(s): <input type="text"/>
	<input type="text"/>
	<input type="text"/>
<input type="checkbox"/> Department of Motor Vehicles	
<input type="checkbox"/> Social Security Administration	
<input type="checkbox"/> Other (Please list: <input type="text"/>	

**25. Have you requested a credit report from each of the three credit bureaus? (Check all that you have requested a credit report from)**

<input type="checkbox"/> Equifax	(If you have in your possession, please attach to this form)
<input type="checkbox"/> TransUnion	(If you have in your possession, please attach to this form)
<input type="checkbox"/> Experian	(If you have in your possession, please attach to this form)

**26. Have you contacted any financial institution, concerning either legitimate or fraudulently opened accounts? If yes, please list:**

<i>Name of financial institution</i>	<i>Phone number</i>	<i>Person you spoke with</i>

**\*\*\*Please bring with you to the meeting with the detective: all account statements, letters, correspondence, phone records, credit reports and other documents regarding this case.**

**Also, please make a copy of this completed form for your records.**

**Remember to keep a detailed log of all your correspondence and contacts since realizing you were the victim of identity crime.**